

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Charles T. Lau  
Ann E. Lau  
Debtors

Case No. 12-35227-maw  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-3

User: mclar  
Form ID: 227i

Page 1 of 3  
Total Noticed: 32

Date Rcvd: Nov 21, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2012.

db/db +Charles T. Lau, Ann E. Lau, 1 Rose Ave., Norwalk, OH 44857-1001  
tr +Patti Baumgartner-Novak, 3015 Navarre Ave., #203, Oregon, OH 43616-3339  
21947743 +Alltel, 1001 Techology Dr., LittleRock AR 72223-5943  
21947744 #CNAC, 1365 W. 117th St., Cleveland OH 44107-3010  
21947750 +Contract Callers Inc., PO Box 212609, Augusta GA 30917-2609  
21947751 +Credit Solutions, 5454 Ruffin Rd. Ste. 200, San Diego CA 92123-1313  
21947745 +Direct Loan, PO Box 5609, Greenville TX 75403-5609  
21947752 First Federal Credit, 2470 Chagrin Blvd. Ste. 205, Beachwood OH 44122  
21947753 +IQ Receivable Solutions, 495 E. Mound St., Columbus OH 43215-5596  
21947742 +Joseph Harrison, 310 N. Cleveland Massillon Rd., Akron OH 44333-9302  
21947747 +Kohls, PO Box 5253, Carol Stream IL 60197-5253  
21947754 +LHR, 56 Main St., Hamburg NY 14075-4905  
21947741 +Mid Atlantic Finance, 4592 Ulmerton Rd. Ste. 201, Clearwater FL 33762-4107  
21947739 +Prompt Recovery, PO Box 940, Twinsburg OH 44087-0940  
21947740 +State Collection, PO Box 767, Sandusky OH 44871-0767  
21947756 +The CBE Group, 131 Tower Park Dr., PO Box 900, Waterloo IA 50704-0900  
21947757 +UCB Collections, 5620 Southwyck Blvd, Toledo OH 43614-1501  
21947749 +US Home Bank, 4801 Frederica St., Owensboro KY 42301-7441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: jacksonlaw@accnorwalk.com Nov 21 2012 23:09:23 Michael B Jackson,

136 W Main St, New London, OH 44851  
21947737 +EDI: AFNIRECOVERY.COM Nov 21 2012 22:43:00 AFNI, PO Box 3097, Bloomington IL 61702-3097  
21947729 EDI: RCSFNBMARIN.COM Nov 21 2012 22:43:00 Credit One, PO Box 98872,  
Las Vegas NV 89193-8872  
21947731 +E-mail/Text: collections@firelandsfcu.org Nov 21 2012 23:19:37 Firelands Federal CU,  
PO Box 8005, Bellevue OH 44811-8005  
21947728 +E-mail/Text: dfell@ftmc.com Nov 21 2012 23:16:47 Fisher Titus, 272 Benedict Ave.,  
Norwalk OH 44857-2374  
21947735 +EDI: HFC.COM Nov 21 2012 22:43:00 HSBC, PO Box 5253, Carol Stream IL 60197-5253  
21947732 EDI: RMSC.COM Nov 21 2012 22:43:00 JC Penney, PO Box 965001, Orlando FL 32896-5001  
21947736 +EDI: RESURGENT.COM Nov 21 2012 22:43:00 LVNV Funding, PO Box 10497,  
Greenville SC 29603-0497  
21947733 EDI: RMSC.COM Nov 21 2012 22:43:00 Lowes, PO Box 965005, Orlando FL 32896-5005  
21947730 +EDI: TSYS2.COM Nov 21 2012 22:43:00 Macy's, PO Box 8218, Mason OH 45040-8218  
21947738 +EDI: MID8.COM Nov 21 2012 22:43:00 Midland Funding, 8875 Aero Dr. Ste. 200,  
San Diego CA 92123-2255  
21947734 +EDI: RMSC.COM Nov 21 2012 22:43:00 Sams, PO Box 965005, Orlando FL 32896-5005  
21947748 EDI: TFSR.COM Nov 21 2012 22:43:00 Toyota Motor, 5005 N. River Blvd. NE,  
Cedar Rapids IA 52411  
21947758 +E-mail/Text: bankruptcy@unitedacceptance.com Nov 21 2012 23:14:14 United Acceptance,  
2400 Lake Park Dr. Ste. 100, Smyrna GA 30080-8993

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

21947746\* +HSBC, PO Box 5253, Carol Stream IL 60197-5253  
21947755\* +Prompt Recovery, PO Box 940, Twinsburg OH 44087-0940

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

District/off: 0647-3

User: mclar  
Form ID: 227i

Page 2 of 3  
Total Noticed: 32

Date Rcvd: Nov 21, 2012

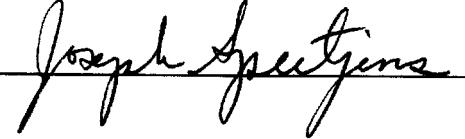
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2012

Signature:



District/off: 0647-3

User: mclar  
Form ID: 227i

Page 3 of 3  
Total Noticed: 32

Date Rcvd: Nov 21, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2012 at the address(es) listed below:

Michael B Jackson on behalf of Debtor Ann Lau jacksonlaw@accnorwalk.com  
Patti Baumgartner-Novak pnovak@buckeye-express.com,  
chansen@buckeye-express.com;OH76@ecfcbis.com

TOTAL: 2

## United States Bankruptcy Court for the Northern District of Ohio

### Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on November 20, 2012. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

#### Case Information

<b>Case Number:</b> 12-35227-maw  <b>Debtor(s):</b> Charles T. Lau 1 Rose Ave. Norwalk, OH 44857  Ann E. Lau 1 Rose Ave. Norwalk, OH 44857	<b>Attorney for Debtor:</b> Michael B Jackson 136 W Main St New London, OH 44851 Telephone number: (419) 929-8352  <b>Bankruptcy Trustee:</b> Patti Baumgartner-Novak 3015 Navarre Ave. #203 Oregon, OH 43616 Telephone number: (419) 724-2480
<b>Other names used by the Debtor(s) in the last 8 years:</b>  fka Ann E. Hanko— <b>Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN:</b> XXX-XX-9182 XXX-XX-2544	

#### Meeting of Creditors

All debtors **must** bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government- or employer-issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: January 8, 2013

Time: 10:30 AM

Location: Ohio Building, 420 Madison Ave, Room 680, Toledo, OH 43604

#### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on the other side of this notice.*

The presumption of abuse does not arise.

#### Deadlines

*Papers must be received by the bankruptcy clerk's office by the stated deadline.*

**Deadline to File a Proof of Claim:** Please do not file a proof of claim unless you receive a notice to do so.

**Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts:** March 11, 2013

**Deadline to Object to Exemptions:** 30 days after the conclusion of the meeting of creditors.

<b>Address of the Bankruptcy Court Clerk's Office:</b> United States Bankruptcy Court 1716 Spielbusch Ave Room 411 Toledo, OH 43604	<b>For the Court:</b> Clerk of the Bankruptcy Court: Kenneth J. Hirz  <b>Date:</b> November 21, 2012
--	--

**Refer to Other Side of this Notice for Important Explanations**

## **EXPLANATIONS**

**Filing of Chapter 7 Bankruptcy Case:**

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

**Creditors Generally May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

**Presumption of Abuse:**

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

**Meeting of Creditors:**

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

**Claims:**

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

**Discharge of Debts:**

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

**Exempt Property:**

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

**Bankruptcy Clerk's Office:**

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at [www.ohnb.uscourts.gov](http://www.ohnb.uscourts.gov), including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

**Legal Advice:**

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**Refer to Other Side of this Notice for Important Deadlines and Notices**